

REMARKS

In further response to the Office Action dated August 29, 2003, the claims have been amended to further clarify the distinctions over the cited prior art. In particular, the claims point out that the background layers are components of the graphical elements themselves, and correspond to the printed color layers of the respective elements. In contrast, to the extent that the cited references can be interpreted to disclose a background layer, such layer is not a "respective corresponding" layer of a graphical element. Rather, it is a universal layer that pertains to the entirety of the card. It is not associated with any particular graphical element.


It is respectfully submitted that the references do not disclose, nor otherwise suggest, the claimed subject matter. Favorable consideration of the claims is respectfully solicited.

Respectfully submitted,

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Date: August 2, 2004

By: _____



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